

Listing of Claims

The following listing of claims replaces all prior versions and listing of claims.

1. (currently amended) A computer system for managing a financial accounts, the computer system comprising:

_____ a processor;

_____ a memory accessible by the processor and comprising one or more processor-executable computer programs for establishing a new financial account and managing a plurality of existing financial accounts, the processor-executable computer programs comprising:

_____ a data collection component, wherein said data collection component is operable to receive account option data and account formation data pertaining to a new customer;

_____ a decision engine operable to qualify the new customer for ~~an~~ new financial account based at least in part on said formation data and said account option data;

_____ an account creation component operable to establish the new financial account for the qualified customer based at least in part on the account option data and account formation data;

_____ an account management component operable to perform periodic account management and maintenance of said new financial account and a plurality of existing financial accounts;

_____ a transactional processing component operable to receive transactions and clear the transactions against the new financial account and the plurality of existing financial accounts; and

_____ a data aggregation module coupled with the account management component, the transactional processing component, and the decision engine, the data aggregation module and configured to aggregate data associated with the transactions and provide feedback information to the decision engine and the account management component.

2. (currently amended) The computer system of claim 1, wherein said decision engine further comprises an underwriting component operable to apply qualification criteria to qualify the new customers for ~~an~~the new financial account.

3. (currently amended) The computer system of claim 2, wherein said decision engine further comprises at least one risk model coupled to said underwriting component and said account management component and operable to model risks associated with said new financial account and associated with said qualification criteria.

4. (currently amended) The computer system of claim 1, wherein said account management component further comprises an account behavior component operable to examine a customer's account behavior associated with the new financial account and the plurality of existing financial accounts.

5. (currently amended) The computer system of claim 1, wherein said decision engine is configured to alter underwriting criteria based on said feedback information and said account management component is configured to alter parameters of either said new financial account or the existing financial accounts based on said feedback information.

6. (currently amended) The computer system of claim 5, wherein said account behavior component further comprises a controller operable to enable and disable functions and privileges of said new financial account or the existing financial accounts based upon said aggregated data.

7. (canceled)

8. (currently amended) The computer system of claim 1, wherein said decision engine comprises an underwriting component operable to apply qualification criteria and at least one risk model coupled to said underwriting component and said account management component and associated with said qualification criteria operable to model risks associated with said new financial account or the existing financial accounts.

9. (currently amended) The computer system of claim 8, wherein said at least one risk model is coupled to said data aggregation module and said account behavior component, wherein said at least one risk model is operable to update risk models based upon said aggregated data and said account behavior, whereby said qualification criteria is updated.

10. (currently amended) The computer system of claim 9, wherein said account management component comprises an account behavior component configured to alter a parameter related to operation of the new or existing financial accounts~~performs account management and maintenance~~ based upon said risk models.

11. (currently amended) A method for managing a financial accounts, comprising the steps of:

aggregating transaction data regarding a plurality of existing financial accounts via a financial transaction network;

modifying the services ~~provided to a customer associated with~~available to at least one the existing financial accounts, via the financial transaction network, based on the aggregated transaction data; and

modifying stored underwriting criteria for new financial accounts based on the aggregated transaction data.

12. (canceled)

13. (currently amended) The method of claim 11, wherein a risk model is available and further comprising the steps of:

running the risk model based at least in part on the aggregated transaction data;

modifying the stored underwriting criteria based at least in part on the results of the risk model.

14. (canceled)

15. (currently amended) The method of claim 11, wherein the step of modifying the services comprises the step of modifying the stored underwriting criteria.

16. (original) The method of claim 11, wherein the step of modifying the services comprises the step of modifying the fees associated with services.
17. (currently amended) The method of claim 11, wherein the step of aggregating transaction data comprises the step of receiving transaction information regarding financial transactions associated with at least one of the existing financial accounts.
18. (currently amended) The method of claim 11, wherein the step of modifying the services comprises the step of modifying a line of credit associated with at least one of the existing financial accounts.
19. (currently amended) The method of claim 11, wherein the step of modifying the services comprises the step of modifying restrictions on transactions for at least one of the existing financial accounts.
20. (currently amended) The method of claim 11, wherein the step of modifying the services comprises the step of temporarily disabling one or more services associated with at least one of the existing financial accounts.

21. (currently amended) A computer system for managing financial accounts, the system comprising:

_____ a processor;

_____ a memory accessible by the processor and comprising one or more processor-executable computer programs for underwriting and establishing a new financial account managing a plurality of existing financial accounts, the processor-executable computer programs comprising:

_____ an account management component configured to manage a plurality of existing financial accounts;

_____ a transactional processing component configured to process and monitor transactions between the plurality of existing financial accounts and a financial transaction network;

_____ a data collection component configured to receive account information for a new financial account;

_____ a decision engine configured to qualify the new financial account based on underwriting criteria and the account information;

_____ an account creation component configured to establish the qualified account based on the account information; and

_____ a data aggregation module in communication with the transactional processing component, the account management component, and the decision engine, the data aggregation module configured to process transaction data from the transactional processing component and provide feedback information to the account management

component and the decision engine for altering the underwriting criteria for further new financial accounts and parameters of the existing financial accounts.

22. (currently amended) The computer system of claim 21, wherein the decision engine is configured to alter the underwriting criteria based on the feedback information and the account management component is configured to alter parameters of the existing financial accounts based on the feedback information.

23. (currently amended) The computer system of claim 22, wherein the decision engine interfaces with a risk model which is updated based on the feedback information from the data aggregation module.